

Credit authorizers, checkers, and clerks process and authorize applications for credit, including credit cards. Although the distinctions among the three job titles are becoming less, some general differences remain. *Credit clerks* typically handle the processing of credit applications by verifying the information on the application, calling applicants if additional data are needed, contacting credit bureaus for a credit rating, and obtaining any other information necessary to determine applicants' creditworthiness. If the clerk works in a department store or other establishment that offers instant credit, he or she enters applicant information into a computer at the point-of-sale. A credit rating will then be transmitted from a central office within seconds to indicate whether the application should be rejected or approved.

Some organizations have *credit checkers*, who investigate a person's or business's credit history and current credit standing prior to the issuance of a loan or line of credit. Credit checkers also may telephone or write to credit departments of businesses and service companies to obtain information about an applicant's credit standing. Credit reporting agencies and bureaus hire a number of checkers to secure, update, and verify information for credit reports. These workers often are called credit investigators or reporters.

Credit authorizers approve charges against customers' existing accounts. Most charges are approved automatically by computer. When accounts are past due, overextended, or invalid, or show a change of address, however, sales persons refer transactions to credit authorizers located in a central office. These authorizers evaluate the customers' computerized credit records and payment histories to quickly decide whether or not to approve new charges.

Employment

Credit authorizers, checkers, and clerks held about 86,000 jobs in 2000. About 4 out of 10 were employed by commercial and savings banks, credit unions, mortgage banks, and personal and business credit institutions. Credit reporting and collection agencies and establishments in wholesale and retail trade also employ these clerks.

Job Outlook

Slower-than-average employment growth for credit authorizers, checkers, and clerks is expected through 2010. Despite a projected increase in the number of credit applications, automation will allow fewer workers to process, check, and authorize applications than in the past.

Credit scoring is a major development that has improved the productivity of these workers, thus limiting employment growth. Companies and credit bureaus now can purchase software that quickly analyzes an applicant's creditworthiness and summarizes it into a "score." Credit issuers then can easily decide whether to accept or reject the application depending on the score, speeding up the authorization of loans or credit. Obtaining credit ratings also is much easier for credit checkers and authorizers, as businesses now have computer systems that are directly linked to credit bureaus that provide immediate access to a person's credit history.

The job outlook for credit authorizers, checkers, and clerks is sensitive to overall economic activity. A downturn in the economy or a rise in interest rates usually lead to a decline in demand for credit. Even in slow economic times, however, job openings will arise from the need to replace workers who leave the occupation for various reasons.

(See the introductory statement on information and record clerks for information on working conditions, training, requirements, and earnings).

Customer Service Representatives

(O*NET 43-4051.01, 43-4051.02)

Nature of the Work

Customer service representatives interact with customers to provide information in response to inquiries about products and services. They also handle and resolve customer's complaints. Some customer service representatives assist individuals interested in opening accounts for various utilities such as electricity and gas, or for communication services such as cable television and telephone. In many cases, they gather information by phone or in person. They receive orders for services to be installed, turned on, turned off, or changed. They may look into and resolve complaints about billings and service provided by phone, cable television, and utility companies. Customer service representatives also may explain how to use equipment and solve any equipment problems. Others explain to users how to navigate an Internet site.

Many customer service representatives use multiline telephones, fax machines, and personal computers. Because banks are highly automated, their customer service call centers route each call to the first available representative as quickly as possible. Insurance agencies, on the other hand, often use time-consuming searches for files and related paperwork in providing customer service.

Self-service Web sites and e-mail are providing more efficient and targeted customer service. Many companies are starting to transform conventional call centers, and e-mail has become a principal method through which to serve customers. The challenge of providing customer service via e-mail is having enough representatives to deal with the large volume of mail.

Employment

Customer service representatives held about 1.9 million jobs in 2000. Although they were found in all industries, about 1 in 4 customer service representatives worked in finance, insurance, and real estate. Telephone communications and cable television services also employed a large number of customer service representatives.

Job Outlook

Overall employment of customer service representatives is expected to increase faster than the average for all occupations through the year 2010. In addition to many new openings occurring as businesses and organizations expand, numerous job openings will result



Customer service representatives handle and resolve customers' complaints.

from the need to replace experienced customer service representatives who transfer to other occupations or leave the labor force. Replacement needs are expected to be significant in this large occupation as many young people work as customer service representatives for a few years before switching to other, higher paying jobs. This occupation is well-suited to flexible work schedules, and many opportunities for part-time work will continue to be available, particularly as organizations attempt to cut labor costs by hiring more temporary workers.

Customer service is critical to the success of any organization that deals with customers. Strong customer service can build sales and visibility as companies try to distinguish themselves from competitors. Advances in technology, especially the increased use of the Internet and the expected growth in electronic commerce, should result in rapid employment growth among customer service representatives. Web sites, e-mail, and more recently, wireless communications, are proving more efficient because they provide targeted customer service. As more business is conducted over the Internet, more customer service representatives will be needed over the next decade to answer questions, provide assistance in navigating Web sites, make product recommendations, and quickly and efficiently respond to the growing volume of e-mail.

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File Clerks

(O*NET 43-4071.00)

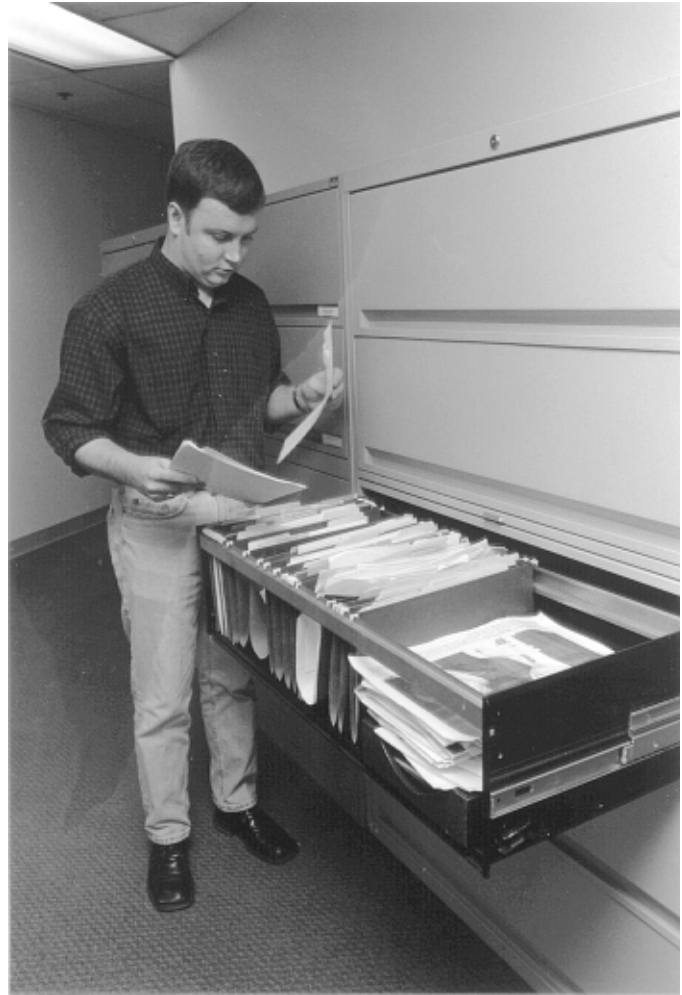
Nature of the Work

The amount of information generated by organizations continues to grow rapidly. File clerks classify, store, retrieve, and update this information. In many small offices, they often have additional responsibilities, such as data entry, word processing, sorting mail, and operating copying or fax machines. They are employed across the Nation by organizations of all types.

File clerks, also called records, information, or record center clerks, examine incoming material and code it numerically, alphabetically, or by subject matter. They then store forms, letters, receipts, or reports in paper form or enter necessary information into other storage devices. Some clerks operate mechanized files that rotate to bring the needed records to them; others convert documents to films that are then stored on microforms, such as microfilm or microfiche. A growing number of file clerks use imaging systems that scan paper files or film and store the material on optical disks.

In order for records to be useful they must be up-to-date and accurate. File clerks ensure that new information is added to the files in a timely manner and may get rid of outdated file materials or transfer them to inactive storage. They also check files at regular intervals to make sure that all items are correctly sequenced and placed. Whenever records cannot be found, the file clerk attempts to locate the missing material. As an organization's needs for information change, file clerks also implement changes to the filing system established by supervisory personnel.

When records are requested, file clerks locate them and give them to the borrower. The record may be a sheet of paper stored in a file cabinet or an image on microform. In the first example, the clerk manually retrieves the document and hands or forwards it to the borrower. In the latter example, the clerk retrieves the microform and displays it on a microform reader. If necessary, file clerks make copies of records and distribute them. In addition, they keep



File clerks classify, store, and retrieve information.

track of materials removed from the files to ensure that borrowed files are returned.

Increasingly, file clerks use computerized filing and retrieval systems. These systems use a variety of storage devices, such as a mainframe computer, CD-ROM, or floppy disk. To retrieve a document in these systems, the clerk enters the document's identification code, obtains the location, and pulls the document. Accessing files in a computer database is much quicker than locating and physically retrieving paper files. Even when files are stored electronically, however, backup paper or electronic copies usually are also kept.

Employment

File clerks held about 288,000 jobs in 2000. Although file clerk jobs are found in nearly every sector of the economy, about 85 percent of these workers are employed in services, government, finance, insurance, and real estate. More than 1 out of every 7 is employed in temporary services firms, and about 1 out of 3 worked part time in 2000.

Job Outlook

Employment of file clerks is expected to grow more slowly than the average for all occupations through 2010. Projected job growth stems from rising demand for file clerks to record and retrieve information in organizations across the economy. This growth will